

Q: What is covered under the physical therapy benefit at a \$10 copay?

A: Any physical therapy that is needed following an injury (such as a broken arm) would be covered under this benefit.

Q: I understand that Blue Shield Medicare Advantage is being replaced by Anthem Medicare Preferred (PPO) MAPD. I'm guessing that the Blue Shield PPO option is applicable to retirees and spouses only if they are under 65 years old. Could you please clarify? If Blue Shield PPO applies to over 65-year-olds, where can I obtain a summary of the coverages?

A: The Blue Shield PPO plan is available to retirees under 65 and over 65. For those over 65, it would be billed as secondary insurance (your provider would bill Medicare first, then Blue Shield second). A summary of benefits for the Blue Shield PPO and Kaiser HMO, which is another alternative, this can be found at valleywater.org under the retiree information page (search 'retiree information' in the search bar) or contact the Valley Water benefits team at 408-630-3030.

Q: Can I opt out of the Anthem explanation of benefits through mail?

A: Once you're enrolled and active on the plan, you can sign up on their website and create a login, then you can select how you would like to receive your documents (electronic or mail). Some of their documents do have to be mailed due to Medicare guidelines.

Q: Are orthotics or braces classified as durable medical equipment?

A: Yes, both are classified as durable medical equipment.

Q: What is the difference between ophthalmologists and optometrists?

A: Ophthalmologists are eye doctors who perform medical and surgical procedures, which are covered under the plan, per Medicare guidelines. Optometrists perform eye evaluations and fittings for glasses, which is not covered under Medicare.

Q: Where can I find the evidence of coverage summaries?

A: For 2024, the evidence of coverage is available on the Valley Water retiree website (<https://www.valleywater.org/valley-water-retirees-information>).

Q: Is CarelonRx a Pharmacy Benefit Manager?

A: CarelonRx is the mail order pharmacy. There is no Pharmacy Benefit Manager on this plan, as Anthem administers both the Medical and Prescription benefits under this plan.

Q: If the medical provider does not accept Medicare, then the services are not covered under Anthem? Would this be a reason to opt in to Blue Shield PPO?

A: The provider will have to be contracted with Medicare for them to bill the Anthem MAPD Plan, or any other Medicare plan. Opting into the Blue Shield PPO would be a personal choice.

Q: I am over 65, retired, and currently covered under Blue Shield Medicare (PPO). Will I be automatically rolled over to an equivalent Anthem plan.

A: Yes, you will be auto enrolled Anthem MAPD plan.

Q: How do I sign up for SilverSneakers?

A: You can sign up online at silversneakers.com, where you can create an account. You'll receive a virtual card and see if your gym is covered on the site. You can also call your gym to confirm if they are covered – not all covered gyms are listed on the site. You can also call RetireeFirst at 408-868-8964 (TTY 711) or toll free 855-301-8202 (TTY 711) and we can help you sign up.